

## Adoption Program Comparison – COBYS Family Services

Program	Age of children	Approximate Time Frame	Matching Process	Openness	Cost	Financial Assistance
<b>Infant Adoption</b>	Typically, 0 to 6 months old.	After completing the family approval process, the wait is approximately 1-3 years depending on the type of child a family is open to parenting.	Birth parents select a family for their children with agency assistance.	Meet birth parents prior to adoptive placement. Adoptive family provides monthly photos and updates to birth family for first year. An openness plan is made between birth and adoptive families outlining level of openness.	\$15,000 – Agency fees \$500-\$1000 – Approximate legal fees Medical fees not covered by the birth mother's insurance (not common)	Federal Tax Credit Loans
<b>SWAN Adoption</b>	0 to 18 years old	After completing the family approval process, the wait is approximately 0 to 12 months depending on age preferences and openness to legal risk.	County Children and Youth workers contact COBYS with foster to adopt placements and the county selects a family who is a match for the child.	Child may have visits with birth family prior to finalization. Contact with birth parents is usually ended by the court at termination of parental rights.	Minimal costs are incurred such as paying for physicals and clearances for approval.	Pennsylvania subsidizes the costs of SWAN adoptions. A monthly stipend and medical insurance is provided until the child is 18.